

Information to identify the case:

Debtor 1	<u>Todd A. Trozzo</u>	Social Security number or ITIN	xxx-xx-9907
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-21878-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Todd A. Trozzo

12/18/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Todd A. Trozzo
 Debtor

Case No. 16-21878-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dpas
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Dec 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2019.

db +Todd A. Trozzo, 267 Chess Road, Smithfield, PA 15478-1421
 cr +Dawn Scott, 153 Chess Road, Smithfield, PA 15478-1419
 cr +William Edward Scott, 153 Chess Road, Smithfield, PA 15478-1419
 14232125 +Apothaker Scian, 520 Fellowship Road--C306, Mount Laurel, NJ 08054-3410
 14232126 +Blatt, Hasenmiller, Leibsker & Moore, 1835 Market Street--Suite 501,
 Philadelphia, PA 19103-2968
 14232132 +Davis & Davis, 107 East Main Street, Uniontown, PA 15401-3600
 14244279 +Frank Janello, Esq., 1835 Market Street Suite 501, Philadelphia, PA 19103-2933
 14244278 #+Goodwin Como Law Office, 92 East Main Street Suite 20, Uniontown, PA 15401-3577
 14232135 +Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
 14232141 +TD Bank, USA, N.A., 31 West 52nd Street, New York, NY 10019-6118
 14232127 +The Bureaus, 650 Dundee Road, Northbrook, IL 60062-2747
 14232137 +William Scott, 153 Chess Road, Smithfield, PA 15478-1419

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 19 2019 03:15:47 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Dec 19 2019 07:58:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14232124 EDI: GMACFS.COM Dec 19 2019 07:58:00 Ally Financial, P.O. Box 130424,
 Roseville, MN 55113-0004
 14244277 +EDI: RMSC.COM Dec 19 2019 07:58:00 Amazon.com/Synchrony Bank,
 Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
 14238167 EDI: RECOVERYCORP.COM Dec 19 2019 07:58:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 14232128 EDI: CAPITALONE.COM Dec 19 2019 07:58:00 Capital One, c/o TSYS Total Debt Management,
 P.O. Box 5155, Norcross, GA 30091
 14240106 EDI: CAPITALONE.COM Dec 19 2019 07:58:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14232129 +E-mail/Text: bankruptcy@cavps.com Dec 19 2019 03:16:09 Cavalry SPV I, LLC,
 500 Summit Lake Drive--Suite 400, Valhalla, NY 10595-1340
 14232130 EDI: CHASE.COM Dec 19 2019 07:58:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 14232131 +EDI: CITICORP.COM Dec 19 2019 07:58:00 Citi Card, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 14307146 E-mail/Text: jennifer.chacon@spservicing.com Dec 19 2019 03:16:33
 Deutsche Bank National Bank Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
 Salt Lake City, UT 84165-0250
 14232133 EDI: DISCOVER.COM Dec 19 2019 07:58:00 Discover, P.O. Box 30421,
 Salt Lake City, UT 84130-0421
 14232134 +EDI: RMSC.COM Dec 19 2019 07:58:00 Gap--Synchrony Bank, Attn: Bankruptcy Department,
 P.O. Box 103104, Roswell, GA 30076-9104
 14232136 E-mail/Text: paparalegals@pandf.us Dec 19 2019 03:16:31 Patenaude & Felix,
 Gregg L. Morris, Esq., 213 East Main Street, Carnegie, PA 15106
 14263409 EDI: Q3G.COM Dec 19 2019 07:58:00 Quantum3 Group LLC as agent for,
 JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
 14237256 EDI: RECOVERYCORP.COM Dec 19 2019 07:58:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14232138 +E-mail/Text: jennifer.chacon@spservicing.com Dec 19 2019 03:16:33
 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 14232139 EDI: STFM.COM Dec 19 2019 07:58:00 State Farm Bank, P.O. Box 2327,
 Bloomington, IL 61702-2327
 14249885 EDI: STFM.COM Dec 19 2019 07:58:00 State Farm Bank, FSB, Attn: Bankruptcy Dept.,
 PO Box 2328, Bloomington, IL 61702-2328
 14232140 EDI: RMSC.COM Dec 19 2019 07:58:00 Synchrony Bank, Attn: Bankruptcy Department,
 P.O. Box 965060, Orlando, FL 32896-5060
 14307545 +E-mail/Text: bncmail@w-legal.com Dec 19 2019 03:16:02 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14300457 EDI: USBANKARS.COM Dec 19 2019 07:58:00 U.S. Bank National Association,
 Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108
 14232142 EDI: USBANKARS.COM Dec 19 2019 07:58:00 US Bank, Cardmember Service, P.O. Box 6335,
 Fargo, ND 58125-6335
 14244280 EDI: HFC.COM Dec 19 2019 07:58:00 Union Plus Credit Card, P.O. Box 80027,
 Salinas, CA 93912-0027
 14244281 EDI: RMSC.COM Dec 19 2019 07:58:00 Walmart/Synchrony Bank, Attn: Bankruptcy Dept.,
 P.O. Box 965060, Orlando, FL 32896-9009
 14232143 EDI: WFFC.COM Dec 19 2019 07:58:00 Wells Fargo Bank, P.O. Box 829009,
 Dallas, TX 75382-9009
 14303968 EDI: WFFC.COM Dec 19 2019 07:58:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 14244282 EDI: WFFC.COM Dec 19 2019 07:58:00 Wells Fargo Visa, P.O. Box 522,
 Des Moines, IA 50306-0522

TOTAL: 28

District/off: 0315-2

User: dpas
Form ID: 3180W

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Total Noticed: 40

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank National Trust Company, as Trustee,

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of First Franklin Mortgage Loan Trust 2005-FFH4, Asset-Backed Certificates, Series 2005-FFH4 alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Daniel R. White on behalf of Debtor Todd A. Trozzo zmwchapter13@gmail.com, gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
David Z. Valencik on behalf of Creditor William Edward Scott dvalencik@c-vlaw.com, cvlaw.ecf.dvalencik@gmail.com;ah Heath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com
David Z. Valencik on behalf of Creditor Dawn Scott dvalencik@c-vlaw.com, cvlaw.ecf.dvalencik@gmail.com;ah Heath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of First Franklin Mortgage Loan Trust 2005-FFH4, Asset-Backed Certificates, Series 2005-FFH4 bkggroup@kmlawgroup.com
Matthew Christian Waldt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of First Franklin Mortgage Loan Trust 2005-FFH4, Asset-Backed Certificates, Series 2005-FFH4 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 8